

Certificate Number: 15111-PAE-DE-038239487

Bankruptcy Case Number: 19-11270



15111-PAE-DE-038239487

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 2, 2024, at 9:35 o'clock PM EST, Kostyantyn Bugazenko completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 2, 2024 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education